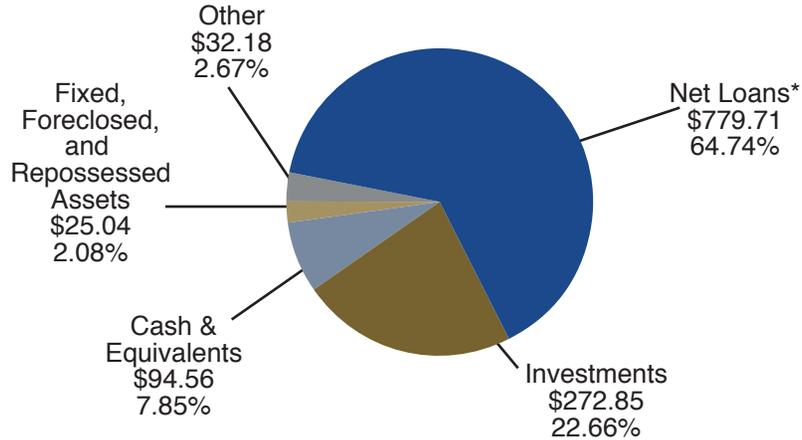




Overall Trends

Asset Distribution (in Billions)

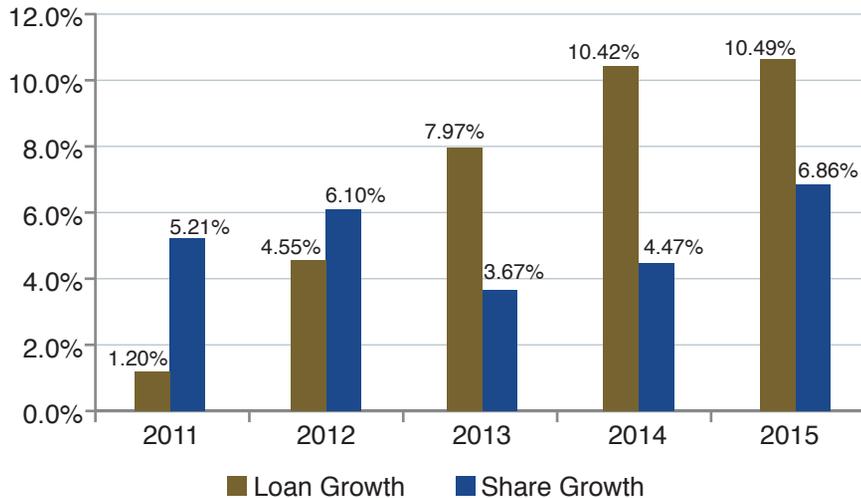


Number of Insured Credit Unions Reporting

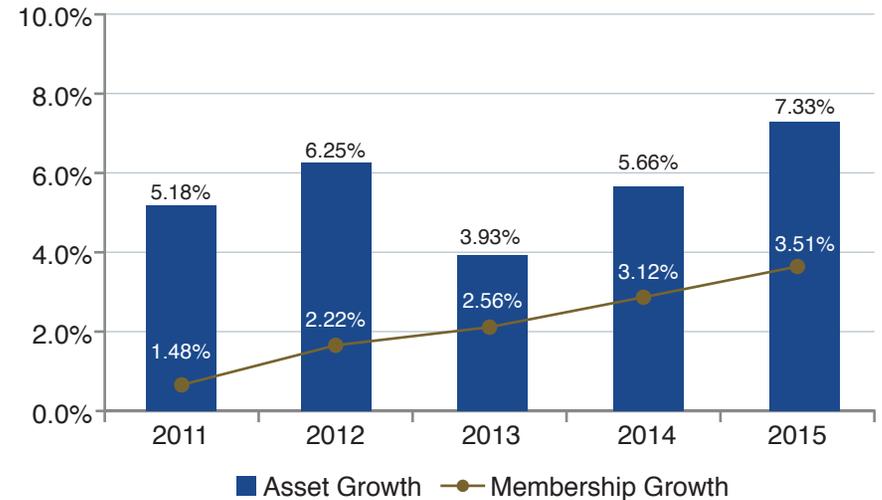
	Federal Charter	State Charter	Total
2011	4,447	2,647	7,094
2012	4,272	2,547	6,819
2013	4,105	2,449	6,554
2014	3,927	2,346	6,273
2015	3,764	2,257	6,021

*Net Loans equals Total Loans (\$769.5 billion) minus Allowance for Loan and Lease Losses (\$7.1 billion). Numbers may not add up due to rounding.

Loan Growth vs. Share Growth



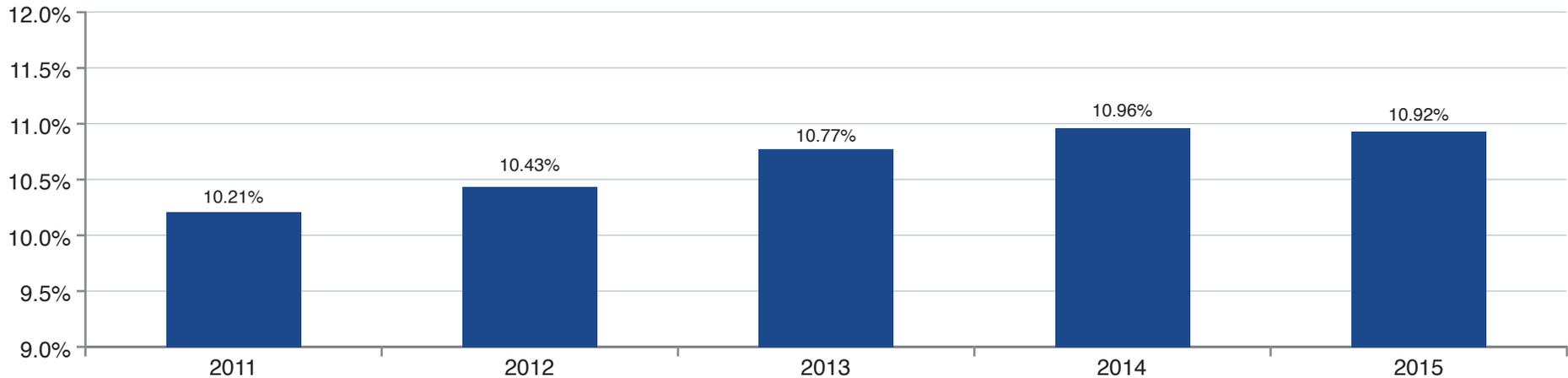
Asset Growth vs. Membership Growth





Net Worth

Aggregate Net Worth Ratio



Net Worth Change

	December 2014 In Billions	December 2015 In Billions	% Change (Annualized)
Total Net Worth	\$123.03	\$131.63	6.98%
Secondary Capital*	\$0.16	\$0.18	8.46%

*For low-income-designated credit unions, net worth includes secondary capital. Numbers may not add up due to rounding.

Net Worth Ratios

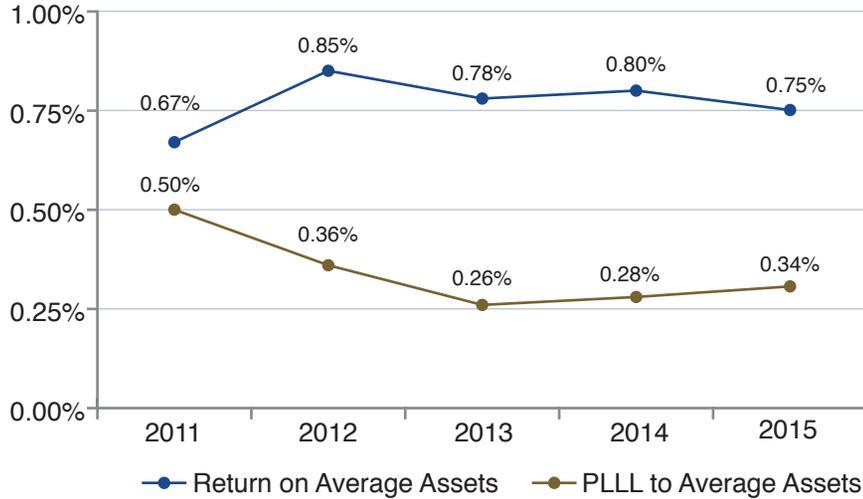
Number of Credit Unions	December 2014	% of Total	December 2015	% of Total
7% or above	6,122	97.59%	5,895	97.91%
6% to 6.99%	99	1.58%	90	1.49%
4% to 5.99%	37	0.59%	27	0.45%
2% to 3.99%	10	0.16%	3	0.05%
0% to < 2.00%	2	0.03%	5	0.08%
Less than 0%	3	0.05%	1	0.02%

Numbers may not add up due to rounding.

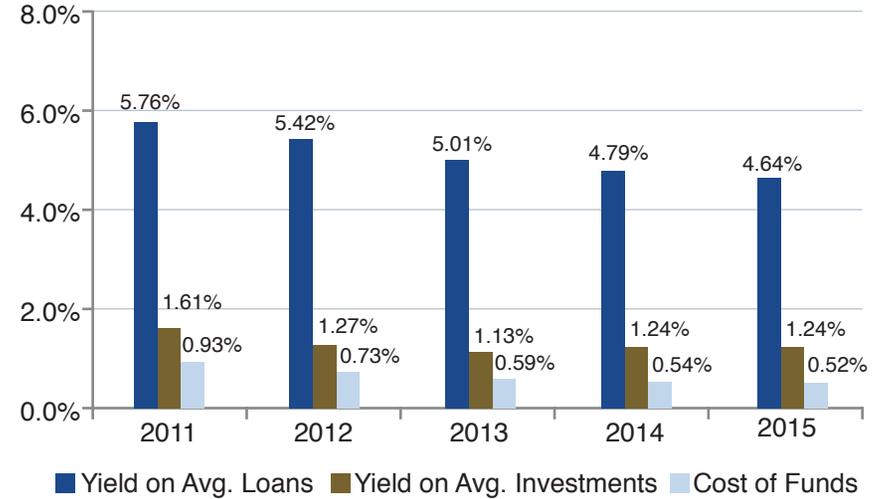


Earnings

Return on Average Assets vs. Provision for Loan & Lease Losses



Yields vs. Cost of Funds

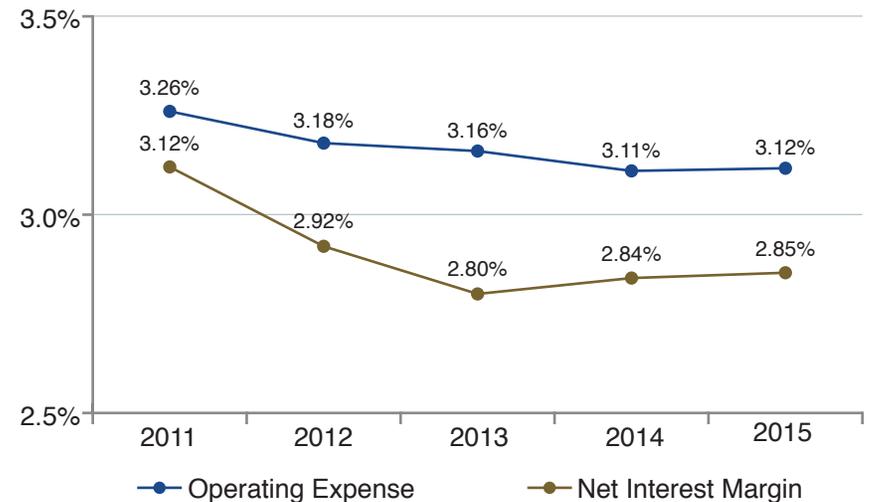


Ratio of Average Assets

Ratio (% of Average Assets)	December 2014	December 2015	Effect on ROA
Net Interest Margin	2.84%	2.85%	0.01 bp
+ Fee & Other Inc.	1.31%	1.33%	0.02 bp
- Operating Expenses	3.11%	3.12%	-0.01 bp
- PLLL	0.28%	0.34%	-0.06 bp
+ Non-Operating Income	0.04%	0.03%	-0.01 bp
= ROA	0.80%	0.75%	-0.05 bp

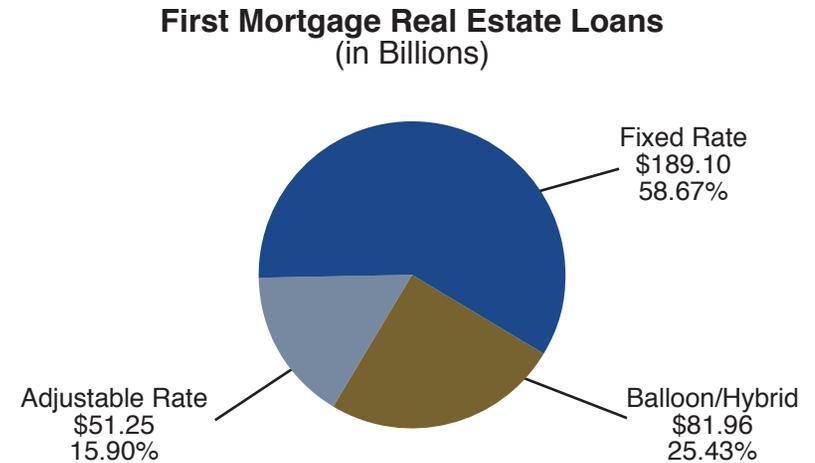
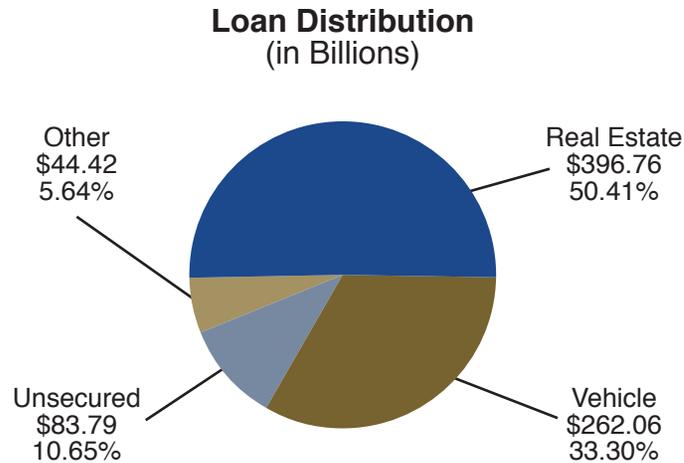
Numbers may not add up due to rounding.

Operating Expenses vs. Net Interest Margin





Loan Distribution



Numbers may not add up due to rounding.

Numbers may not add up due to rounding.

Loan Growth

Loan Category	December-2014 Balance in Billions	% of Total Loans December 2014	December 2015 in Billions	% of Total Loans December 2015	Growth in Billions	Growth Rate (Annualized)
Unsecured Credit Card	\$45.97	6.45%	\$48.80	6.20%	\$2.83	6.16%
All Other Unsecured	\$32.24	4.53%	\$34.98	4.45%	\$2.75	8.52%
New Vehicle	\$86.36	12.12%	\$100.14	12.72%	\$13.78	15.96%
Used Vehicle	\$143.69	20.17%	\$161.92	20.57%	\$18.23	12.69%
First Mortgage Real Estate	\$292.31	41.04%	\$322.31	40.95%	\$29.99	10.26%
Other Real Estate	\$71.86	10.09%	\$74.45	9.46%	\$2.59	3.60%
Leases Receivable & All Other	\$39.90	5.60%	\$44.42	5.64%	\$4.53	11.35%
Total Loans	\$712.33		\$787.03		\$74.71	10.49%

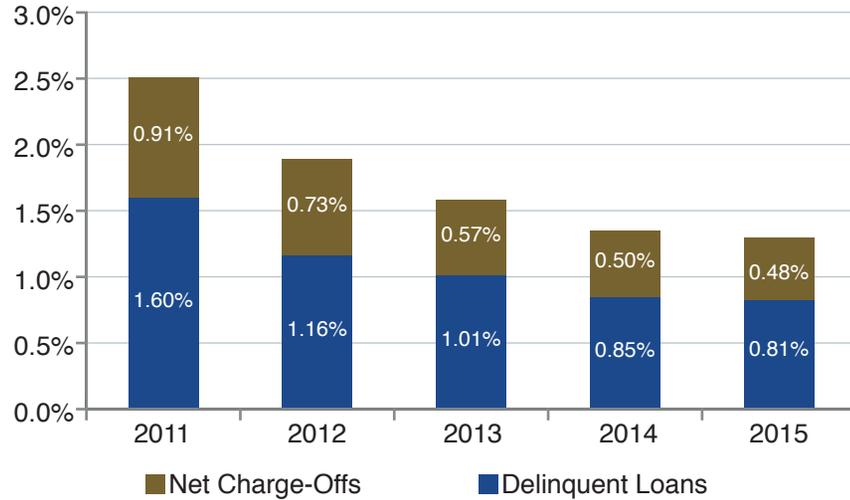
Numbers may not add up due to rounding.

NCUA Chart Pack – December 31, 2015

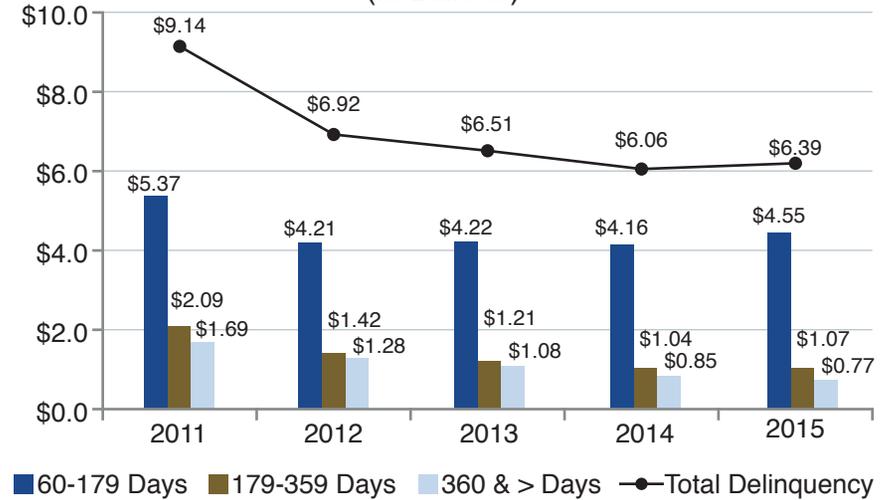


Loan and Delinquency Trends

Delinquency & Charge-Offs



Delinquency (in Billions)

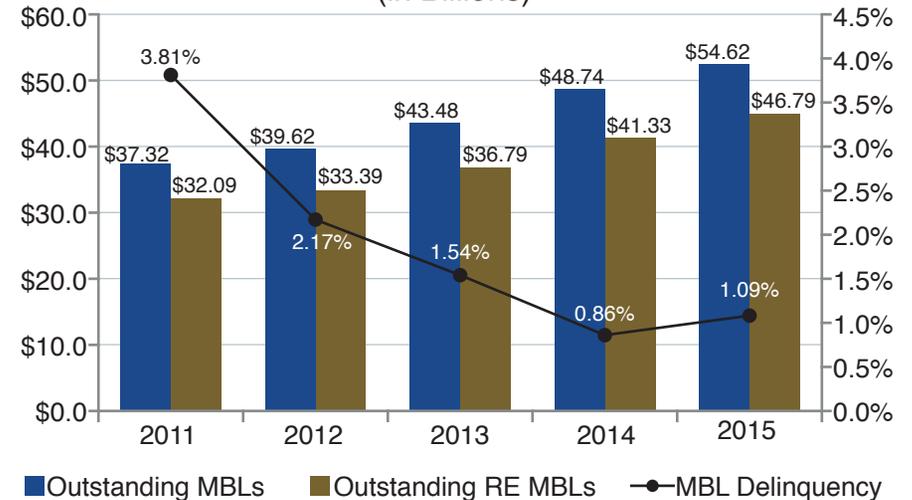


Charge-Offs and Recoveries

Total Loan Charge-Offs and Recoveries	December 2014 In Billions	December 2015 In Billions*	% Change
Total Loans Charged Off	\$4.26	\$4.56	6.99%
Total Loan Recoveries	\$0.90	\$0.93	4.00%
Total Net Charge-Offs	\$3.36	\$3.63	7.79%

* Annualized
Numbers may not add up due to rounding.

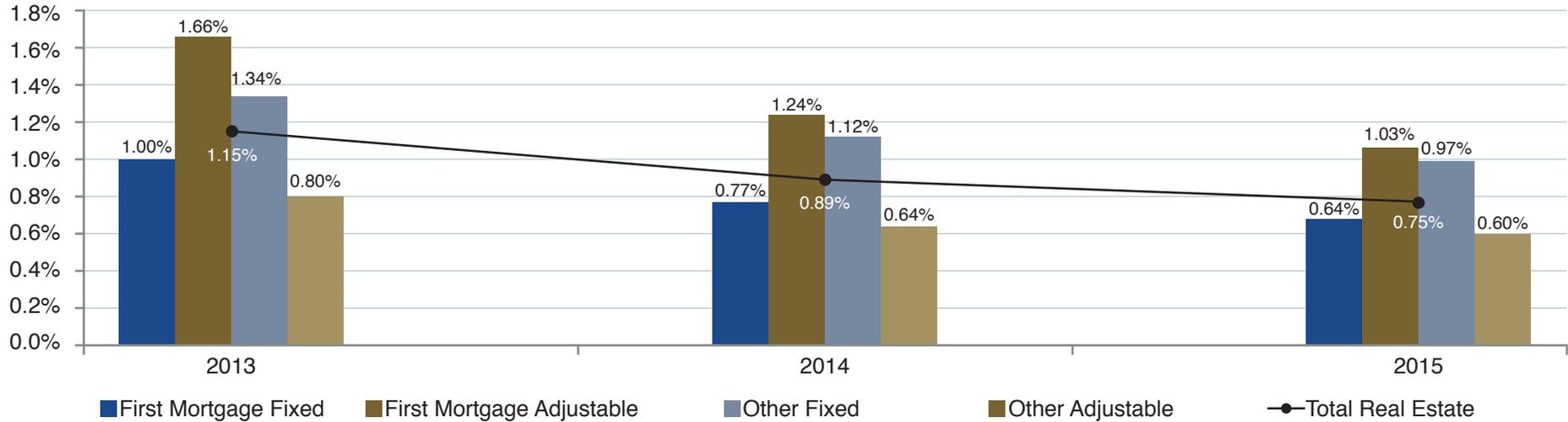
Member Business Loans & Delinquency (in Billions)



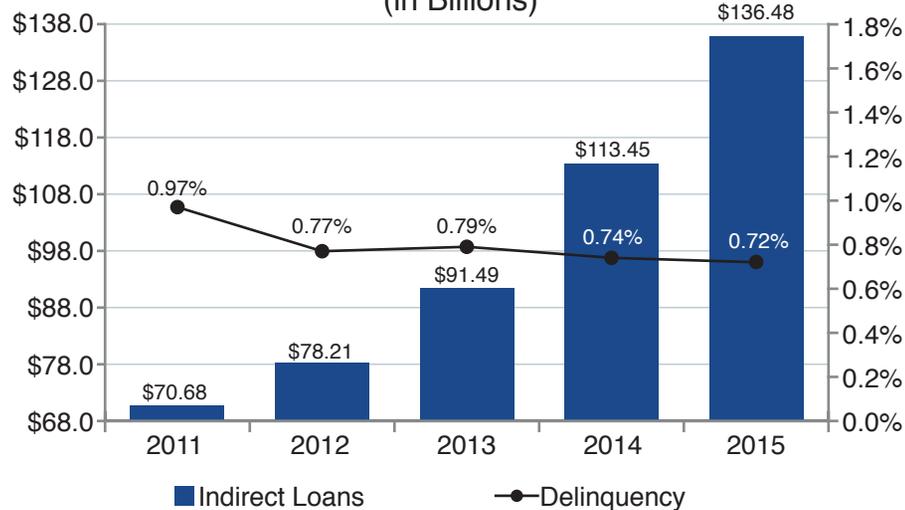


Loan and Delinquency Trends (continued)

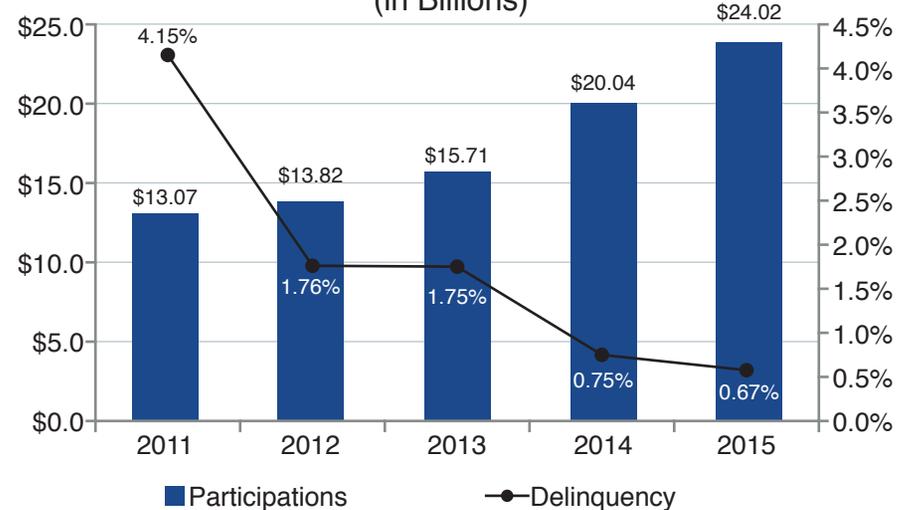
Real Estate Delinquency



Indirect Loans & Delinquency (in Billions)



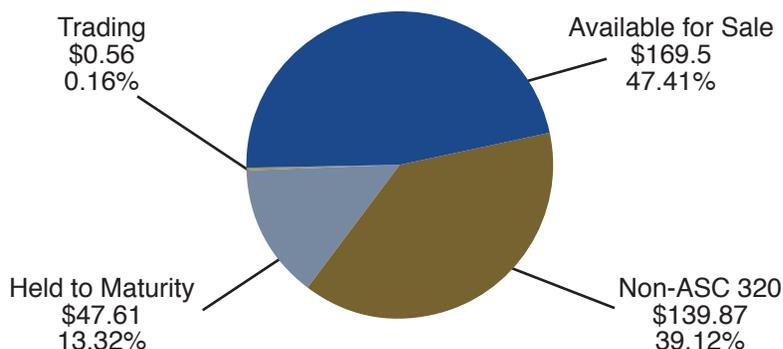
Participation Loans & Delinquency (in Billions)





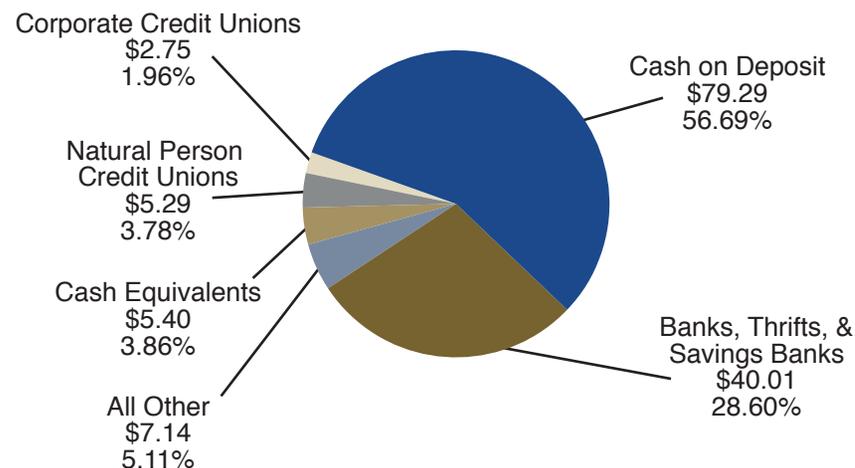
Investment Trends - Accounting Standards Codification

ASC 320 Investment Classification
(in Billions)



Numbers may not add up due to rounding.

Total Non-ASC 320 Investment Distribution
(in Billions)



Numbers may not add up due to rounding.

Maturity

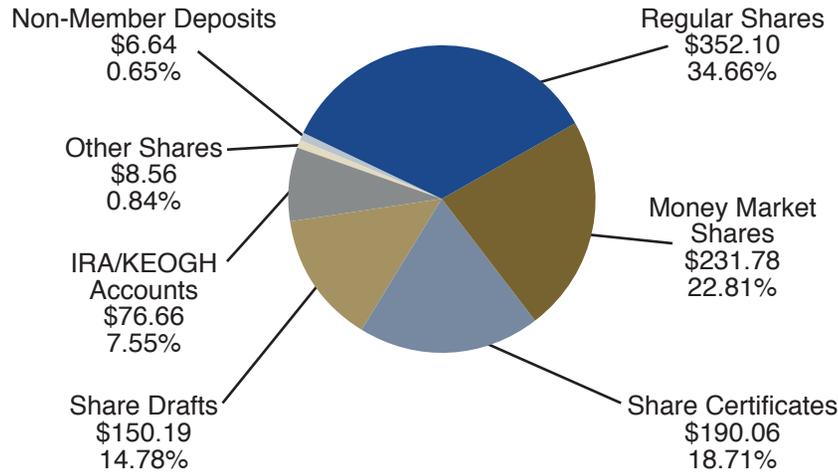
Maturity or Repricing Intervals for Investments and Cash on Deposit & Equivalents	December 2014 in Billions	% of Total Investments December 2014	December 2015 in Billions	% of Total Investments December 2015	Growth in Billions	Growth Rate (Annualized)
Less than 1 year	\$143.39	40.75%	\$152.45	42.64%	\$9.03	6.30%
1 to 3 years	\$99.59	28.30%	\$101.69	28.44%	\$2.14	2.15%
3 to 5 years	\$75.62	21.49%	\$71.19	19.91%	-\$4.43	-5.86%
5 to 10 years	\$27.67	7.86%	\$27.76	7.76%	\$0.08	0.30%
Greater than 10 years	\$5.62	1.60%	\$4.47	1.25%	-\$1.16	-20.64%
Total Investments*	\$351.89		\$357.54		\$5.66	1.61%

*Includes borrowing repurchase agreements placed in investments for positive arbitrage
Numbers may not add up due to rounding.



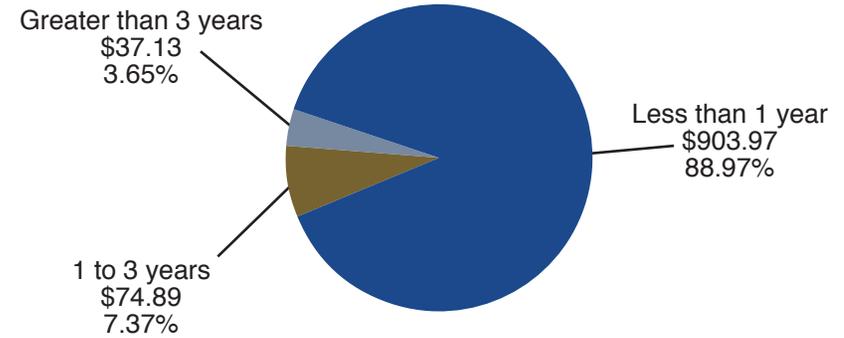
Share Trends

Share Distribution
(in Billions)



Numbers may not add up due to rounding.

Savings Maturities
(in Billions)



Numbers may not add up due to rounding.

Shares

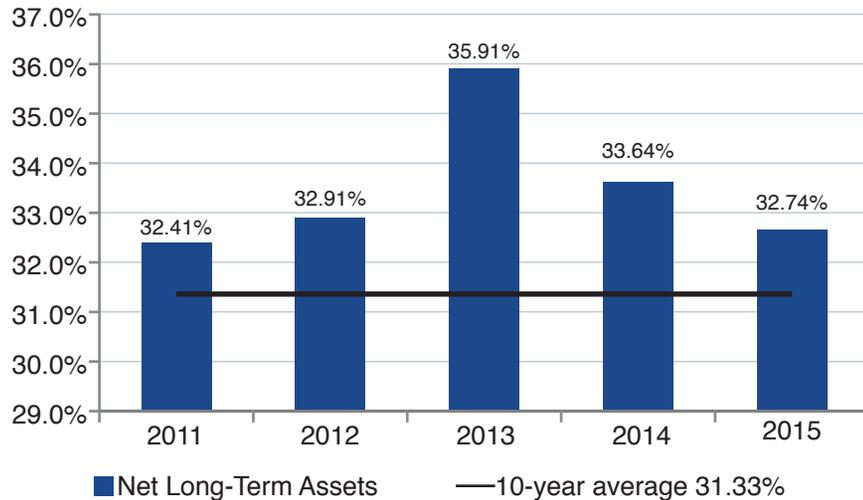
Share Category	December 2014 Balance in Billions	% of Total Shares December 2014	December 2015 Balance in Billions	% of Total Shares December 2015	Growth in Billions	Growth Rate (Annualized)
Share Drafts	\$131.13	13.79%	\$150.19	14.78%	\$19.06	14.53%
Regular Shares	\$321.14	33.78%	\$352.10	34.66%	\$30.96	9.64%
Money Market Shares	\$219.48	23.08%	\$231.78	22.81%	\$12.30	5.60%
Share Certificates	\$188.92	19.87%	\$190.06	18.71%	\$1.15	0.61%
IRA / KEOGH Accounts	\$76.90	8.09%	\$76.66	7.55%	-\$0.24	-0.31%
All Other Shares	\$8.17	0.86%	\$8.56	0.84%	\$0.39	4.80%
Non-Member Deposits	\$5.05	0.53%	\$6.64	0.65%	\$1.59	31.48%
Total Shares and Deposits	\$950.79		\$1,016.00		\$65.21	6.86%

Numbers may not add up due to rounding.

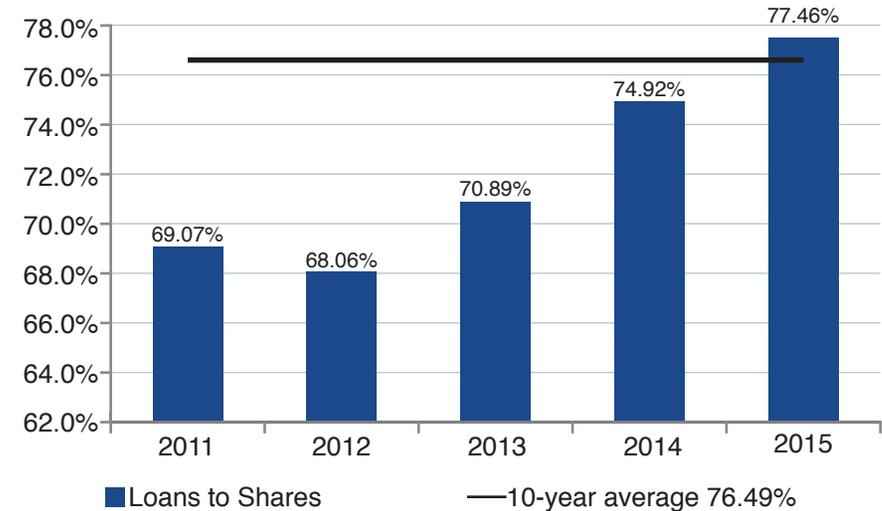


Asset-Liability Management Trends

Net Long-Term Assets / Total Assets



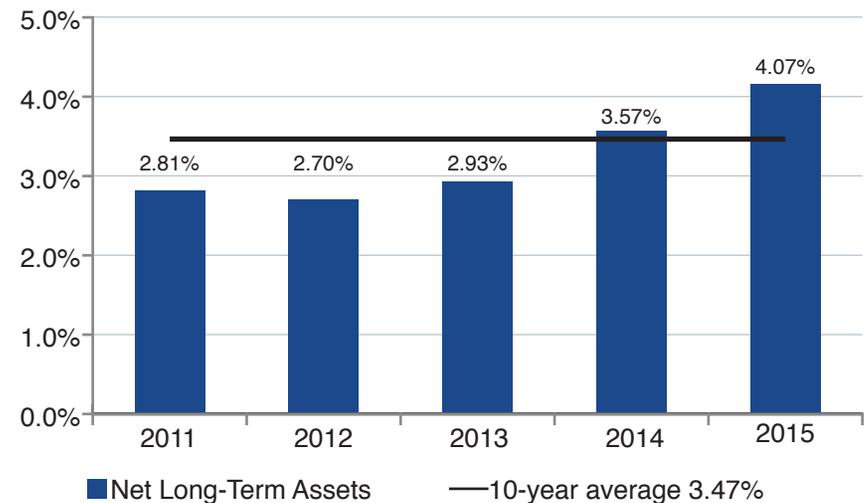
Total Loans / Total Shares



Cash + Short-Term Investments / Assets



Borrowings / Total Shares & Net Worth



NCUA Chart Pack – December 31, 2015



Summary of Trends by Asset Group

	Asset Group Under \$10 million	Asset Group \$10 million to \$100 million	Asset Group \$100 million to \$500 million	Asset Group \$500 million and Greater
# of Credit Unions	1,816	2,684	1,040	481
Total Assets	\$7.39 billion	\$100.45 billion	\$228.99 billion	\$867.51 billion
Average Assets/CU	\$4.07 million	\$37.42 million	\$220.19 million	\$1,803.55 million
Net Worth / Total Assets	15.05%	11.88%	10.94%	10.78%
Average Net Worth (non-dollar weighted)	16.41%	12.31%	10.96%	11.01%
Net Worth Growth*	0.65%	3.32%	5.83%	8.65%
Return on Average Assets (ROA)*	0.04%	0.35%	0.56%	0.86%
Net Interest Margin/Average Assets	3.31%	3.05%	3.04%	2.78%
Fee & Other Income/Average Assets	0.67%	1.15%	1.44%	1.33%
Operating Expense/Average Assets	3.72%	3.62%	3.66%	2.91%
Members / Full-Time Employees	411.74	395.19	347.30	396.86
Provision for Loan Loss/Average Assets	0.31%	0.24%	0.29%	0.37%
Loans / Shares	57.53%	60.29%	72.41%	81.12%
Delinquent Loans / Total Loans	1.89%	1.15%	0.93%	0.75%
% of Real Estate Loans Delinquent > 59 Days	1.68%	1.15%	0.90%	0.69%
% of Member Business Loans Delinquent > 59 Days	0.15%	0.58%	1.20%	1.08%
Net Charge-Offs/Average Loans	0.60%	0.47%	0.45%	0.49%
Share Growth*	0.85%	3.87%	5.71%	8.46%
Loan Growth*	1.75%	5.00%	8.28%	12.26%
Asset Growth*	0.82%	3.74%	5.75%	9.06%
Membership Growth*	-1.40%	-0.11%	2.26%	5.96%
Net Long-Term Assets / Total Assets	10.49%	24.32%	32.54%	33.96%
Cash + Short-Term Investments / Assets	28.63%	20.24%	14.51%	12.29%
Borrowings / Shares & Net Worth	0.14%	0.29%	1.46%	5.28%

*Note: These items are based on the same federally insured credit unions reporting at 12/31/2014 and 12/31/2015, based on 12/31/2015 assets.